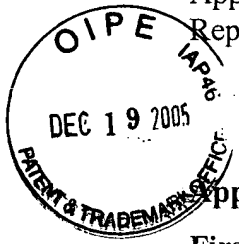


Application No.: 09/837,884
Reply to Office Action of June 17, 2005

Attorney Docket No. 124521-1000



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appln. No.: 09/837,884
First Named Applicant: M. Russel Merchen
Filed: April 18, 2001
TC/A.U.: 2135
Examiner: Allen S. Wu
Title: METHOD AND SYSTEM FOR AUTHORIZING AND
CERTIFYING ELECTRONIC DATA TRANSFERS

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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Signature

Kelly Breeze

Typed or printed name of person signing certificate

AMENDMENT

Sir:

In response to the Office Action mailed June 17, 2005, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 12 of this paper.

12/21/2005 SSESHE1 00000042 070153 09837884

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